

FREEPORT BANCSHARES, INC.

	CPP Disbursement Date 05/08/2009	RSSD (Holding Company) 1205585	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2012 \$ millions	2013 \$ millions	%chg from prev		
Assets	\$208	\$206	-0.8%		
Loans	\$163	\$165	0.7%		
Construction & development	\$12	\$9	-24.6%		
Closed-end 1-4 family residential	\$37	\$29	-21.2%		
Home equity	\$4	\$4	-0.5%		
Credit card	\$0	\$0			
Other consumer	\$0	\$0	-17.4%		
Commercial & Industrial	\$7	\$9	25.3%		
Commercial real estate	\$49	\$53	7.6%		
Unused commitments	\$17	\$16	-5.7%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$0	\$0	-33.3%		
Asset-backed securities	\$0	\$0			
Other securities	\$2	\$2	0.1%		
Cash & balances due	\$29	\$23	-17.9%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$119	\$46	-61.4%		
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$120	\$49	-59.3%		
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$187	\$185	-1.3%		
Deposits	\$186	\$184	-1.4%		
Total other borrowings	\$0	\$0			
FHLB advances	\$0	\$0			
Equity					
Equity capital at quarter end	\$21	\$21	3.4%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	9.7%	10.2%	--		
Tier 1 risk based capital ratio	13.6%	13.9%	--		
Total risk based capital ratio	14.8%	15.2%	--		
Return on equity <sup>1</sup>	0.8%	0.8%	--		
Return on assets <sup>1</sup>	0.1%	0.1%	--		
Net interest margin <sup>1</sup>	3.8%	3.8%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	122.0%	572.2%	--		
Loss provision to net charge-offs (qtr)	59.0%	52.8%	--		
Net charge-offs to average loans and leases <sup>1</sup>	2.0%	2.4%	--		
<sup>1</sup> Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2012	2013	2012	2013	
Construction & development	10.7%	0.0%	0.9%	1.7%	--
Closed-end 1-4 family residential	3.1%	1.8%	0.8%	0.9%	--
Home equity	0.0%	0.0%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.0%	0.0%	0.0%	1.6%	--
Commercial & Industrial	0.0%	0.0%	0.0%	0.0%	--
Commercial real estate	1.0%	0.0%	0.9%	0.5%	--
Total loans	1.8%	0.3%	0.5%	0.6%	